

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE (REV. 7-80) OFFICE		PATENT AND TRADEMARK		ATTY. DOCKET NO.: 47004.000073		SERIAL NO.: 09/599,602	
LIST OF MATERIALS CITED BY APPLICANT (Use several sheets if necessary)				INVENTOR'S NAME: Robert J. ROSKO		EXAMINER: To be assigned	
				FILING DATE: June 23, 2000		GROUP: 2756	
U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE
GA	U1	3,316,395	4/25/67	Lavin	235	185	5/23/63
GA	U2	4,594,663	6/10/86	Nagata et al.	364	401	7/8/83
GA	U3	4,736,294	4/5/88	Gill et al.	364	408	6/23/87
GA	U4	4,812,628	3/14/89	Boston et al.	235	380	3/27/87
GA	U5	4,831,526	5/16/89	Luchs et al.	364	401	4/22/86
GA	U6	4,866,634	9/12/89	Reboh et al.	364	513	8/10/87
GA	U7	4,914,587	4/3/90	Clouse	364	408	8/7/87
GA	U8	5,054,096	10/1/91	Beizer	382	41	10/24/88
GA	U9	5,206,803	4/27/93	Vitagliano et al.	364	408	3/15/91
GA	U10	5,239,462	8/24/93	Jones et al.	364	408	2/25/92
GA	U11	5,262,941	11/16/93	Saladin et al.	364	408	3/30/90
GA	U12	5,274,547	12/28/93	Zoffel et al.	364	408	1/3/91
GA	U13	5,537,315	7/16/96	Mitcham	364	408	3/23/94
GA	U14	5,550,734	8/27/96	Tarter et al.	364	401	12/23/93
GA	U15	5,611,052	3/11/97	Dykstra et al.	395	238	11/1/93
GA	U16	5,655,085	8/5/97	Ryan et al.	364	401	3/18/94
GA	U17	5,696,907	12/9/97	Tom	395	238	2/27/95
GA	U18	5,699,527	12/16/97	Davidson	395	238	5/1/95
GA	U19	5,742,775	4/21/98	King	395	238	1/18/95
GA	U20	5,765,144	6/9/98	Larche et al.	1705	38	6/24/96
GA	U21	5,774,882	6/30/98	Keen et al.	705	38	10/25/93
GA	U22	5,797,133	8/18/98	Jones et al.	705	38	2/3/97
GA	U23	5,809,478	9/15/98	Greco et al.	705	4	12/8/95
GA	U24	5,832,447	11/3/98	Rieker et al.	705	2	5/24/94
GA	U25	5,845,256	12/1/98	Pescitelli et al.	705	4	11/17/97
GA	U26	5,870,721	2/9/99	Norris	705	38	10/15/96
GA	U27	5,870,723	2/9/99	Pare, Jr. et al.	705	39	8/29/96
GA	U28	5,873,096	2/16/99	Lim et al.	707	201	10/8/97
GA	U29	5,878,403	3/2/99	DeFrancesc et al.	705	38	9/12/95
GA	U30	5,913,202	6/15/99	Motoyama	705	35	6/13/97
GA	U31	5,926,800	7/20/99	Baronowski et al.	705	35	4/24/95

CA	U32	5,930,764	7/27/99	Melchione et al.	705	10	8/23/96
CA	U33	5,930,776	7/27/99	Dykstra et al.	705	38	3/10/97
CA	U34	5,940,811	8/17/99	Norris	705	38	10/15/96
CA	U35	5,940,812	8/17/99	Tengel et al.	705	38	8/19/97
CA	U36	5,963,953	10/5/99	Cram et al.	707	102	3/30/98
CA	U37	5,966,699	10/12/99	Zandi	705	38	10/11/96
CA	U38	5,970,483	10/19/99	Evans	707	3	7/25/97
CA	U39	5,983,206	11/9/99	Oppenheimer	705	38	6/30/97
CA	U40	5,987,436	11/16/99	Halbrook	705	38	1/26/99
CA	U41	5,995,947	11/30/99	Fraser et al.	705	38	9/12/97
CA	U42	6,029,149	2/22/00	Dykstra et al.	705	38	4/26/99

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB-CLASS	TRANSLATION	
							YES	NO
	F1							
	F2							
	F3							
	F4							
	F5							

OTHER MATERIALS (Including Author, Title, Date, Pertinent Pages, Etc.)

CA	P1	"Car Loans in Minutes," by Anonymous, <i>Bank Management</i> , April 1993, v 69, n 4, p A23
CA	P2	"Collections Strategy Model Phase II," Proposal by Mike Alexander et al. of Applied Decision Analysis, Inc., August 7, 1996
CA	P3	"Competing in Auto Lending," by Phil Britt, <i>America's Community Banker</i> , Nov. 1996, v 5, n 11, pp 33-37
CA	P4	"Credit Scoring Digs Deeper Into Data," by Marc Friedland, <i>Credit World</i> , May 1996, v 84, n 5, pp 19-23
CA	P5	"Expanding Risk Management Strategies: Key to Future Survival," by Ron Jameson, <i>Credit World</i> , v 84, n 5, pp 16-18
CA	P6	"Fannie Mae on the Web," by Maize Kennedy, <i>Newsbytes</i> , May 8, 1995
CA	P7	"OFT Gives the Individual Top Priority: Report Calls for Deregulation of Business Lending," by Vanessa Houlder, <i>The Financial Times</i> , June 8, 1994
CA	P8	"Operations Research," Spring 1975 Bulletin from <i>The Operations Research Society of America</i> , Chicago, IL, April 30-May 2, 1975
CA	P9	"Scoring Borrower Risk," by Deidre Sullivan, <i>Mortgage Banking</i> , Nov. 1994, v 55, n2, pp 94-98
CA	P10	"There Must Be a Better Way," by Fred Portner, <i>Mortgage Banking</i> , Nov. 1992, v 53, n 2, pp 12-22
CA	P11	"Using Software To Soften Big-Time Competition," by Michael Hickman, <i>Bank Systems Technology</i> , June 1994, v 31, n 8, pp 38-40

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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*EXAMINER INITIALS		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE
<i>[Handwritten Initials]</i>	U1	5,444,841	8/22/95	Glaser et al.	395	149	4/26/94
<i>[Handwritten Initials]</i>	U2	5,450,537	9/12/95	Hirai et al.	395	149	8/22/95
<i>[Handwritten Initials]</i>	U3	5,640,577	6/17/97	Scharmer	395	768	11/4/93
<i>[Handwritten Initials]</i>	U4	5,758,126	5/26/98	Daniels et al.	395	500	3/19/96
<i>[Handwritten Initials]</i>	U5	5,765,144	6/9/98	Larche et al.	705	38	6/24/96
<i>[Handwritten Initials]</i>	U6	5,784,562	7/21/98	Diener	395	200.47	10/10/95
<i>[Handwritten Initials]</i>	U7	5,794,259	8/11/98	Kikinis	707	507	7/25/96
<i>[Handwritten Initials]</i>	U8	5,878,403	3/2/99	DeFrancesco et al.	705	38	9/12/95
<i>[Handwritten Initials]</i>	U9	5,940,812	8/17/99	Tengel et al.	705	38	8/19/97
<i>[Handwritten Initials]</i>	U10	5,960,411	9/28/99	Hartman et al.	705	26	9/12/97
<i>[Handwritten Initials]</i>	U11	5,963,952	10/5/99	Smith	707	102	7/15/97
<i>[Handwritten Initials]</i>	U12	5,966,699	10/12/99	Zandi	705	38	10/11/96
<i>[Handwritten Initials]</i>	U13	6,014,645	1/11/00	Cunningham	705	38	4/19/96
<i>[Handwritten Initials]</i>	U14	6,088,686	7/11/00	Walker et al.	705	38	12/3/96
<i>[Handwritten Initials]</i>	U15	6,088,700	7/11/00	Larsen et al.	707	10	8/6/99

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EXAMINER <i>[Handwritten Signature]</i>	DATE CONSIDERED 8/15/02
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